

**Information to identify the case:**

Debtor 1	<u>Sohui Kim</u>	Social Security number or ITIN	xxx-xx-7952
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-20037-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sohui Kim

8/17/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sohui Kim  
 Debtor

Case No. 18-20037-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db +Sohui Kim, 407 East Avenue, Northvale, NJ 07647-1314  
 517536230 +Englewood Hospital & Medical Center, c/o Celentano Stadtmauer & Walentowicz,  
 1035 Route 46 West, Clifton, NJ 07013-2468  
 517536231 +Green Tree Servicing, c/o Stephen Einstein & Assoc., 20 Vessey St, Suite 1406,  
 New York, NY 10007-4217  
 517536233 +Midland Funding, c/o Pressler & Pressler, LLP., 7 Entin Road, Parsippany, NJ 07054-5020  
 517536237 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 Interanational Lane,  
 Madison, WI 53704-3121  
 517536239 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517536240 +Wells Fargo Bank, c/o Pluese Becker & Saltzman, LLC., 2000 Horizon Way, Suite 900,  
 Mount Laurel, NJ 08054-4303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2018 00:16:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 18 2018 00:16:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: BECKLEE.COM Aug 18 2018 03:43:00 American Express National Bank, Becket & Lee, LLP,  
 PO Box 3001, Malvern, PA 19355-0701  
 cr +EDI: RMSC.COM Aug 18 2018 03:43:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 517536228 +EDI: RMCB.COM Aug 18 2018 03:43:00 AMCA/American Medical Collection Agency,  
 Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 517571424 EDI: BECKLEE.COM Aug 18 2018 03:43:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517536229 +EDI: TSYS2.COM Aug 18 2018 03:43:00 Dsnb Bloomington, Attn: Bankruptcy, Po Box 8053,  
 Mason, OH 45040-8053  
 517536232 +EDI: IIC9.COM Aug 18 2018 03:43:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,  
 St. Paul, MN 55164-0378  
 517536234 +E-mail/Text: bkdepartment@rtresolutions.com Aug 18 2018 00:16:39 Real Time Resolutions,  
 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029  
 517539951 +EDI: RMSC.COM Aug 18 2018 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517536235 +EDI: RMSC.COM Aug 18 2018 03:43:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 517536236 EDI: TFSR.COM Aug 18 2018 03:43:00 Toyota Motor Credit Co, Po Box 8026,  
 Cedar Rapids, IA 52408  
 517536238 +EDI: VERIZONCOMB.COM Aug 18 2018 03:43:00 Verizon, Verizon Wireless Bk Admin,  
 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
 trustee@stanzialelaw.com, nj45@ecfcbis.com  
 Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Aug 17, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for the Holders of  
Bear Stearns ARM Trust Mortgage Pass-Through Certificates, Series 2007-3 dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for the  
Holders of Bear Stearns ARM Trust Mortgage Pass-Through Certificates, Series 2007-3  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Leonard R Boyer on behalf of Debtor Sohui Kim lrbnjesq@gmail.com,  
lrbnjlaw@gmail.com/mcordova48890@aol.com/r.lr73573@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6